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February 7, 2022

**VIA ECF FILING**

Hon. John K. Sherwood, U.S.D.J.  
United States Bankruptcy Court  
for the District of New Jersey  
50 Walnut Street, Third Floor  
Newark, New Jersey 07102

**RE: In RE O'Grady, et al.**  
**Docket No.: 19-19513-JKS**  
**Our File No.: 16-201311**

Dear Judge Sherwood:

Please be advised that this office represents Secured Creditor, Everbank, n/k/a TIAA, FSB, d/b/a TIAA Bank ("Everbank" or "Secured Creditor") in the above-referenced action.

As the court is aware, Secured Creditor Filed a supplemental certification on February 4, 2022. Please note that the document attached at Exhibit E was not as legible as it could have been. Therefore, attached please find a more legible version of the exhibit with the irrelevant information removed, as oppose to redacted.

Thank you for your attention to this matter. If Your Honor has any questions or concerns, please do not hesitate to contact me.

Respectfully submitted,

/s/ James French

James A. French

Enclosure

Transaction Description	Applied Dt	Due Date	Payment
Consolidated Tax Disb	7/16/2018	7/1/2018	'-\$5,767.22'
Consolidated Tax Disb	10/10/2018	10/1/2018	'-\$5,643.45'
Consolidated Tax Disb	1/28/2019	1/1/2019	'-\$5,615.61'
Consolidated Tax Disb	4/10/2019	4/1/2019	'-\$5,615.61'
Hazard Ins Disbursement	5/9/2019	5/1/2019	'-\$3,095.00'
Consolidated Tax Disb	7/18/2019	7/1/2019	'-\$5,826.00'
Consolidated Tax Disb	10/15/2019	10/1/2019	'-\$5,727.00'
Consolidated Tax Disb	1/15/2020	1/1/2020	'-\$5,696.06'
Consolidated Tax Disb	4/10/2020	4/1/2020	'-\$5,696.05'
Funds Application	5/1/2020	7/1/2016	\$5,255.29
Hazard Ins Disbursement	5/11/2020	5/1/2020	'-\$3,136.00'
Funds Application	5/14/2020	8/1/2016	\$5,255.29
Funds Application	6/11/2020	9/1/2016	\$5,255.29
Consolidated Tax Disb	7/22/2020	7/1/2020	'-\$6,085.90'
Funds Application	8/24/2020	9/1/2016	\$5,283.97
Funds Application	9/2/2020	10/1/2016	\$5,283.97
Funds Application	9/3/2020	11/1/2016	\$5,283.97
Funds Application	10/2/2020	12/1/2016	\$5,283.97
Consolidated Tax Disb	10/9/2020	10/1/2020	'-\$6,085.89'
Funds Application	10/29/2020	2/1/2017	\$5,283.97
Consolidated Tax Disb	1/8/2021	1/1/2021	'-\$5,890.98'
Hazard Ins Disbursement	4/19/2021	5/1/2021	'-\$3,334.00'
City Tax Disbursement	4/26/2021	4/1/2021	'-\$5,890.97'
City Tax Disbursement	7/14/2021	7/1/2021	'-\$6,249.88'
City Tax Disbursement	10/28/2021	10/1/2021	'-\$6,113.75'
City Tax Disbursement	1/27/2022	1/1/2022	'-\$6,036.40'